

Fig. 1

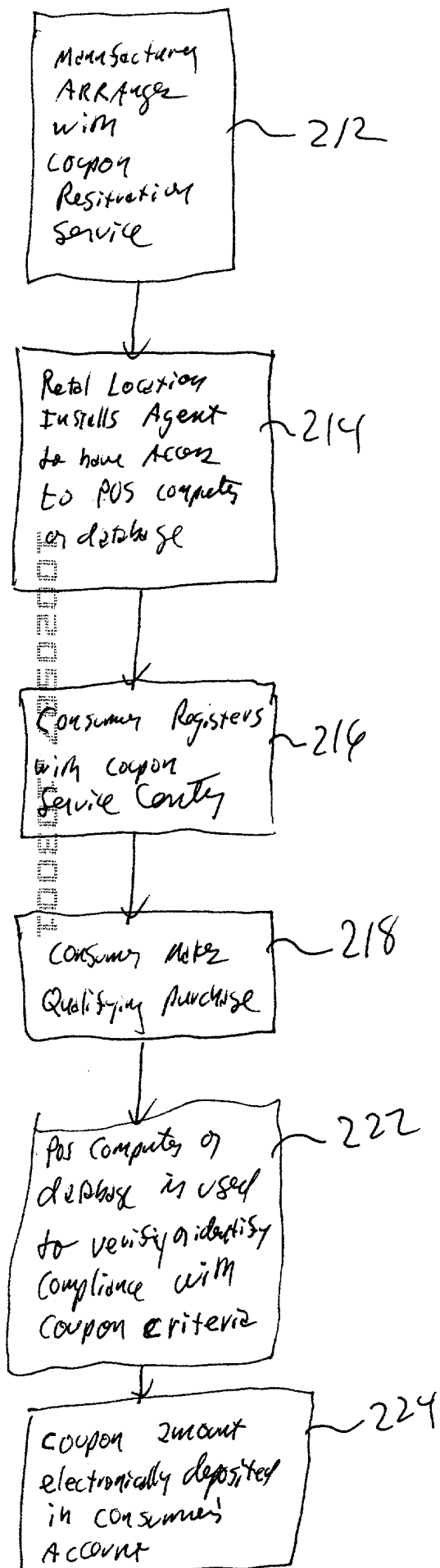


Fig 2

Consumer selects desired coupons at website & gives an ID number and/or Bank Account ID.

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Consumer makes purchases, giving the ID number

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Agent sends ID number to web site and receives List of Qualifying purchase identifiers (SKU's) and associated coupon amounts Agent compares to purchases

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Agent sends ID number and SKU's of all purchases; website compares to coupon criteria & sends list of fulfilled coupons and associated amounts

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Total the coupon amounts for matching purchases and authorize a credit to consumer's account

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Fig 3

Inform web site and/or POS computer of coupon redemptions

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